

January 1997
WEST VIRGINIA INFORMATIONAL LETTER
NO. 101-A

**TO: ALL PROPERTY AND CAUSALTY INSURANCE COMPANIES LICENSED
TO DO BUSINESS IN THE STATE OF WEST VIRGINIA**

**RE: PUNITIVE DAMAGES EXCLUSIONS IN PERSONAL LINES
LIABILITY INSURANCE POLICES**

The purpose of this informational letter is to place interested parties on notice that the policy regarding punitive damages exclusions in personal lines liability policies set forth in Informational Letter No. 101 has been revised. While insurers may continue to provide coverage for the payment of punitive damages, this Office will approve for use in this State liability policies which exclude punitive damages from coverage.

Inquiries regarding this letter should be directed, in writing, to Donna S. Quesenberry, Associate Counsel, Legal Division, West Virginia Insurance Commission, P.O. Box 50540, Charleston, WV 25305-0540.

Hanley C. Clark
Insurance Commissioner